



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Stephen Kavanagh

Application No. 10/735,642

Filed: December 16, 2003

For: TRANSACTION PROCESSING

Confirmation No.: 3523

TC/Art Unit: 3696

Examiner: Ella Colbert

Atty Docket: P69364US0

**RESPONSE AND AMENDMENT AND
SUBSTANCE OF EXAMINER INTERVIEW**

Mail Stop AMENDMENT
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated October 6, 2008 (PTO Prosecution File Wrapper Paper No./Mail Date 20081001), Applicants submit the following Amendment and Remarks.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary, then such extensions of time are hereby petitioned under 37 CFR § 1.136(a); and any fees required for consideration of this paper and any papers associated with it (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 06-1358.

Kindly enter the following Amendment:

Amendments to the Specification begin on page 3 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 8 of this paper.